

VILLAGE OF VICTORY
Home of the Saratoga Battle Monument



Date: January 2, 2025

RE: Senior Citizen Exemption Applications

It is time to complete the renewal application again. I am sending this reminder notice that it is due by **February 12, 2025**.

I cannot extend this deadline so please get it in before or on that date. If the village board does not receive the application, you will not be able to receive the senior exemption this year. You will have to wait till next year and re-apply.

Since COVID-19 I have been mailing to each of the homeowners already receiving this exemption. If you know of anyone else who could use the packet, please let the village know.

The application must be done each year as it does not automatically renew each year on its own.

Also, a reminder to complete the income certification form. Print your name in the box so I know that sheet is with your application. All income must be on this form whether you received a w-2 or 1099 or other income sources.

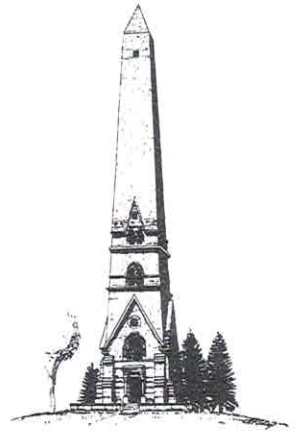
If you have any questions, please feel free to call the village clerk's office

On behalf of the Village Board of Trustees,

Maureen Lawsey

Village Clerk Treasurer/Tax Collector

VILLAGE OF VICTORY
Home of the Saratoga Battle Monument



January 2, 2024

Senior Citizen Exemption Sliding Scale Exemption

This packet is for all village owned property residents over the age of sixty-five (65) years. You may be eligible to receive an exemption on your real property taxes if you qualify. **The application must be renewed by filing each year.**

This packet includes the following:

1. **Instructions for Application for Partial Tax Exemption.** These are general instructions for completing the application only and some information may not apply to you.
2. **Application for Partial Tax Exemption.** The application is the same application for the village partial tax exemption. *This application is for the VILLAGE ONLY; you may still need to file with the town separately.*
3. **Sliding Income Scale Resolution.**
4. **Income Certification Form.**

This application is for the senior exemption and will apply toward the June 1, 2025 through May 31, 2026 Real Property Tax Bill for the village tax year only.

*Proof of all income sources are required and copies must be submitted along with the application showing proof of ownership and a copy of your property deed (if not already on file). Complete the income certification form and be sure you sign your application as required!

**Return the application and the income certification form BY
FEBRUARY 12, 2025**

VILLAGE OF VICTORY

PO BOX 305/23 Pine Street
VICTORY MILLS, NY 12884

Phone/Facsimile # (518) 695 – 3808

Village website: www.villageofvictory.com

COMPLETE & INCLUDE INCOME CERTIFICATION FORM WITH YOUR APPLICATION

To be filed with original or renewal application.

1. Income of married couples and/or all homeowners must be reported.
2. Applicant(s) must be at least 65 (sixty-five) years of age.
3. Social Security includes the deduction for Medicare (gross amount).
4. Application or renewal **must be filed in village office by FEBRUARY 12, 2024.**
5. Income to be included is for the calendar year 2023 (January 2023 – December 2023).
6. **Attach this form and all proofs of income** to your application. Thank you.

**YOUR
NAME:**

PROOF OF ALL INCOME MUST BE SUBMITTED

We will make copies here for your convenience.

PLEASE FILL IN AND PLACE TOTAL OF ALL INCOME SOURCES ON LINE 14

- | | |
|----------------------------|-----------|
| 1. SOCIAL SECURITY | 1. _____ |
| 2. RENTAL INCOME | 2. _____ |
| 3. WAGES/SALARIES | 3. _____ |
| 4. RETIREMENT/PENSION | 4. _____ |
| 5. BANK INTEREST | 5. _____ |
| 6. DIVIDENDS | 6. _____ |
| 7. CAPITAL GAINS | 7. _____ |
| 8. ALIMONY/SUPPORT MONEY | 8. _____ |
| 9. SETTLEMENTS | 9. _____ |
| 10. DISABILITY PAYMENTS | 10. _____ |
| 11. SALE OF PROPERTY | 11. _____ |
| 12. WORKMEN'S COMPENSATION | 12. _____ |
| 13. ALL OTHER INCOME | 13. _____ |

14. TOTAL OF ALL AMOUNTS.....>14. _____

This income certification must be renewed each year.

The maximum income allowance is \$19,000. If you make over this amount you do not qualify for the senior exemption of 50% or the sliding scale exemption, as enclosed.

Applications or renewals received without proof of income and proof of ownership cannot be accepted.

**VILLAGE OF VICTORY
RESOLUTION**

Dated: August 13, 2024

Senior Citizens Exemption Sliding Scale

WHEREAS, the Village Board of Trustees have reviewed the current criteria for being eligible to receive Senior Citizen Exemption, 65 (sixty-five) years of age and older, for Real Property Tax purposes and,

WHEREAS, the current income limit is set at \$15,000.00 and,

WHEREAS, the need to amend this income limit is supported and,

WHEREAS, no exemption shall be granted if the income of the property owner or the combined income of the owners of real property in the Village of Victory exceeds the maximum income exemption eligibility level or exceeds that provided for by §467 of the Real Property Tax Law for the income tax year immediately preceding the date of making application therefore:

Annual Income	Percentage Assessed Valuation Exempt From Taxation
< \$ 0.00 to \$20,000.	50%
< \$21,001. to \$22,000.	40%
< \$22,001. to \$23,000.	30%
< \$23,001. to \$24,000.	20%
< \$24,001. to \$25,000.	10%

WHEREAS, the sliding scale amends the single maximum income level and,

THEREFORE, BE IT RESOLVED, the Village Board of Trustees hereby adopts the income limitations for the senior citizen exemption for the purpose of applying the exemption to the village real property tax.

Motion by Trustee Tim Healy, seconded by Mayor Patrick Dewey. Motion carried. 3-0 (Trustee Leslie Dennison – aye)

I certify that this is a true and exact copy of this original resolution as passed by the Village Board of Trustees of the Village of Victory on August 13, 2024.

SEAL:



Maureen Lewsey, Village Clerk Treasurer

Dated: 8/14/24



Application for Senior Citizens Exemption

For help completing this application, see Form RP-467-I, Instructions for Forms RP-467 and RP-467-Rnw. You must file this application with your local assessor by the taxable status date. Do not file this form with the Office of Real Property Tax Services.

Form with fields for: Name(s) of owner(s), Mailing address of owner(s), Location of property, City, village, or post office, State, ZIP code, Daytime contact number, Evening contact number, School district, Email address, Tax map number of section/block/lot, Name(s) of any non-owner spouse(s), Address(es) of primary residence(s).

- 1 Indicate which documents you included with this application as proof of age of owners (see instructions): Driver license [] Birth certificate [] Other (specify) []
2 Date you acquired ownership of property (see instructions):
3 Indicate document included with application as proof of ownership (see instructions): Deed [] Other (specify) []
4 Do all the owners of the property presently occupy the premises as their legal primary residence? Yes [] No []
4a Is an owner receiving medical care as an inpatient in a residential health care facility? Yes [] No []
4b Is the non-resident owner the spouse or former spouse of the resident owner? Yes [] No []
4c Are they absent from the residence due to divorce, legal separation, or abandonment? Yes [] No []
5 Is any portion of the property used for purposes other than residential, such as commercial, or professional offices? Yes [] No []
6 Did the owner or spouse file a federal income tax return for the applicable income tax year? Yes [] No []

7 List the federal adjusted gross income (FAGI) (see instructions) of each owner and spouse of each owner for the applicable income tax year. Attach additional sheets if necessary. (See instructions to determine the applicable income tax year and the income to be included.)

A Name of owner(s)	B FAGI
7a Total FAGI of owner(s) (add column B)	7a

A Name of spouse(s) if not owner of property	B FAGI
7b Total FAGI of spouse(s) (add column B)	7b

7c Total FAGI of owner(s) and spouse(s) (add lines 7a and 7b) **7c**

8 Total income from RP-467-Wkst. Enter 0 if not applicable. **8**

9 If a deduction for unreimbursed medical and prescription drug expenses is authorized by any of the municipalities in which the property is located (see instructions), enter the unreimbursed medical and prescription drug costs (deduct any amounts reimbursed by insurance). **9**

10 Of the income specified in 7c or line 8 of Form RP-467-Wkst how much, if any, was used to pay for an owner's care in a residential health care facility? Attach proof of amount paid; enter 0 if not applicable (see instructions). **10**

Note: There are various adjustments to income regarding eligibility for this exemption. Some of the adjustments are subject to local option by your taxing jurisdictions (municipality, school district, and county). The assessor will determine your income after applying the adjustments available in your taxing jurisdictions.

11 Does a child (or children), including those of tenants or lessees, reside on the property and attend a public school, grades Pre-K through 12? Yes No
If Yes, complete lines 11a and 11b.

11a List the name and location of each school: _____

11b Was the child (or were the children) brought into the residence in whole or in substantial part for the purpose of attending a particular school within the school district? Yes No

I (we) certify that all statements made on this application are true and correct to the best of my (our) belief. I (we) understand that any willful false statement of material fact will be grounds for disqualification from further exemption for a period of five years, as well as a fine.

Signature (If more than one owner, all must sign)	Marital status	Phone number	Date

For Assessor's Use Only

Date application filed _____

Exemption applies to taxes levied by or for:

Action on application: Approved Disapproved

Proof of age submitted

Proof of ownership submitted

Proof of income submitted

Town _____ %

County _____ %

School _____ %

Village _____ %

City _____ %

Assessor's name <i>(print)</i>	
Assessor's signature	Date



Instructions for Forms RP-467 and RP-467-Rnw

Application and Renewal Application for Senior Citizens Exemption

General information

Real Property Tax Law, section 467, gives local governments and public school districts the option of granting a reduction in the amount of property taxes paid by qualifying senior citizens. To qualify, seniors must be 65 years of age or older, meet certain income limitations, and other requirements.

For the basic 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between \$3,000 and \$50,000.

In addition, there are three sliding-scale options that municipalities may adopt to provide a benefit to seniors whose incomes are greater than the local maximum. If a locality has adopted the \$50,000 income limit and all three sliding-scale options, then a qualifying senior with income less than \$55,700 may receive a 20% exemption, a qualifying senior with income less than \$57,500 may receive a 10% exemption, and a qualifying senior with income less than \$58,400 may receive a 5% exemption.

Check with your local assessor for the income limits in your community.

Note that your property may not receive an exemption both:

- under this law, and
- the persons with disabilities and limited incomes exemption (Real Property Tax Law, section 459-c) for the same municipal tax purpose.

However, where one or more owners qualify for exemption under this section, and the other owner qualifies for exemption under section 459-c, the owners may choose the more beneficial exemption.

Where to file the application

You should file the application Form RP-467:

With:	For:
the city, town or village assessor	partial exemption from city, town and village property taxes
the city or town assessor who prepares the assessment roll used for county, school, or village taxes	partial exemption from county or school district taxes, or from village taxes in villages that do not assess property
the Nassau County Department of Assessment	exemption from county, town or school taxes in Nassau County
the Tompkins County Division of Assessment	exemption from county, city, town, village or school district taxes in Tompkins County

Note: If you submit a self-addressed, prepaid envelope with your application for exemption, the assessor must, within three days after they complete and file the tentative assessment roll, notify you if they approve or deny your application. If you submit a second self-addressed, prepaid envelope the assessor must also notify you that they received your application.

Deadline for filing

You must file the application in the assessor's office on or before the appropriate taxable status date, which, in most towns, is March 1.

- In Nassau County, the taxable status date is January 2, but that county is authorized to establish a later filing date. Contact the county to obtain that date.
- Westchester County towns have either a May 1 or June 1 taxable status date; contact the assessor.
- In cities, the date is determined from charter provisions. In NYC, the taxable status date is January 5, but applications for this exemption may be filed on or before March 15.
- The taxable status date for most villages that assess is January 1, but the village clerk should be consulted for variations.

(Municipalities may choose to accept applications as late as the date the board of assessment review meets to hear assessment complaints, where certain hardship situations exist.)

Exception to deadline: Otherwise qualifying senior citizens, who purchase property after the levy of taxes, may apply to the assessor within 30 days of their acquisition of title. The assessor must notify the applicant and the board of assessment review, by first class mail, of their decision and of the applicant's right to review of that decision. If a complaint is filed, the board of assessment review must meet to hear it and determine the exemption amount.

Renewal application

You must timely file Form RP-467-Rnw, *Renewal Application for Senior Citizens Exemption*, annually in the assessor's office to continue the exemption. Although some assessing units may accept renewal applications to be filed after the taxable status date, you should file the renewal application on or before such date. Some municipalities permit the filing of affidavits (Forms RP-467-aff/ctv, *Affidavit of Continued Eligibility for Senior Citizens Exemption for County, City, Town and/or Village Taxes*, or RP-467-aff/s, *Affidavit of Continued Eligibility for Senior Citizens Exemption for School Taxes*) in lieu of renewal applications after the exemption has been granted on five consecutive assessment rolls.

Line instructions

The instructions below are also used for Form RP-467-Rnw. For lines 2 through 5 of Form RP-467-Rnw, see lines 6 through 10 below.

Property information – If the title to the property is in more than one name, list each name here. See the deed or other proof of title to find the name of the owner or owners. If more than one person owns the property, all owners must qualify for the exemption.

Note: If a person holds a life estate in the property, that person is the legal owner of the property. If the property is held in trust, the exemption may be allowed if the beneficiary of the trust qualifies. Answer all questions on the basis of the beneficiary's qualifications for the exemption. Attach a copy of the trust or other proof of such trustee-beneficiary relationship.

Municipalities which offer the senior citizens exemption may also offer it to otherwise qualifying senior citizens who are tenant-stockholders of a cooperative apartment corporation. The percentage of exemption to which the senior citizen is entitled will be applied to the percentage of the total assessed value of the entire parcel that represents the tenant-stockholder's percentage of ownership of the stock of the corporation.

Location of the property should conform to its description on the latest assessment roll. Contact your assessor for assistance in furnishing this description.

Line 1 – Each of the owners of the property must be 65 years of age or over, except that, where the owners are married, or are siblings, only one spouse or sibling need be 65 years or over. Age is determined as of the appropriate taxable status date. (Some municipalities may allow the exemption where an otherwise eligible owner becomes 65 years of age after the taxable status date but on or before December 31. Check with your assessor to determine if this option is in effect.)

Where an exemption was in effect on property owned by a married couple, and one spouse has died, then to retain eligibility, the surviving spouse must be 62 years of age by the applicable taxable status date. Similarly, where the exemption was granted to a married couple and the older spouse leaves the property due to divorce, legal separation or abandonment, the exemption is retained if the remaining owner is at least 62 years of age.

You must provide satisfactory proof of age. You may provide proof of age from one of the following:

- Driver license
- Birth certificate
- Hospital birth record
- Social Security Administration affidavit of age
- Voter's registration record
- Census record
- Insurance record
- Marriage record
- Passport
- Military record
- Immigration document, etc.

Once you submit proof of age you will not have to submit it in future years unless specifically requested.

Line 2 – To qualify for the senior citizens exemption, you must show either that:

- your previous residence was granted the exemption, **or**
- that title was vested in the owner or all of the owners for at least 12 consecutive months prior to the date of filing the application.

In computing the 12-month period, it is important that:

- The period of ownership is not interrupted by:
 - a transfer of title to one spouse from the other.
 - a transfer of title to a surviving spouse from a deceased spouse either by will or operation of law.
- The period of ownership of a prior residence may be considered where:
 - there was a taking of the property by condemnation or other involuntary proceeding (except a tax sale) and another property has been acquired to replace the taken property.

- the prior residence has been sold and a replacement purchase made within one year if both residences are within the State.

Line 3 – The applicant must provide proof of ownership of the particular property upon which the exemption is sought. Such proof might consist of a copy of the deed by which title was acquired by the applicant or other document indicating that title is vested in the applicant. Once this proof has been submitted, it will not have to be submitted in future years unless specifically requested by the assessor.

Lines 4 and 5 – The property must be the legal residence of, and must be occupied by, **all** owners of the property unless:

- a non-resident owner, who is the spouse or former spouse of the resident owner, is absent from the residence due to divorce, legal separation, or abandonment, **or**
- an owner is absent from the property while receiving health related services as an inpatient of a residential health care facility and the property is not occupied by anyone other than the spouse or co-owner of such owner. A residential health care facility is a nursing home or other facility that provides or offers lodging, board and physical care including, but not limited to, the recording of health information, dietary supervision and supervised hygienic services.

The property for which the exemption is sought also must be used exclusively for residential purposes. However, if a portion of the property is used for other than residential purposes, the senior citizens exemption will apply only to the portion used exclusively for residential purposes.

Lines 6 through 10 – The exemption cannot be granted if the income of the owner, or the combined income of all the owners, for the applicable income tax year (defined below) exceeds the maximum income limit set by the locality. If the owner is married, the income of the spouse must be included in the total unless the spouse is absent from the residence due to a legal separation or abandonment. The income of a non-resident former spouse, who retains an ownership interest, is not included. You should contact the assessor to determine the locally applicable income limits.

In localities where the taxable status date is **before** April 15, the applicable income tax year is two years prior to the current calendar year. In localities where the taxable status date is **on or after** April 15, the applicable income tax year is the most recent calendar year. However, for taxpayers who file **fiscal year** income tax returns, the applicable income tax year is the fiscal year shown on their most recent return. If no return has been filed, the applicant's income is to be determined using the amounts that would have been reported if a return had been filed.

The following taxing jurisdictions have taxable status dates of April 15 or later:

City of Dunkirk in Chautauqua County
City of Elmira in Chemung County
City of Geneva in Ontario County
City of Glen Cove in Nassau County
City of Oneida in Madison County
Cities of Rome and Utica in Oneida County
Cities of Mount Vernon, New Rochelle, Peekskill, and Rye in Westchester County
All towns in Westchester County
Villages of Harrison and Scarsdale in Westchester County

If any owner, or the spouse of any owner, filed a federal income tax return for the applicable income tax calendar year, a copy of the return must be submitted with the application. If you do not have a copy of the federal income tax return, it may be obtained from the District Office of the Internal Revenue Service (IRS) in which the return is filed. For more information, visit www.irs.gov.

If you need to request a copy of your previously filed return from the IRS, you may still file your application with your assessor, if you provide the copy of the return to your assessor as soon as you receive it from the IRS.

If an owner, or spouse of an owner is not required to file a federal income tax return, complete and attach Form RP-467-Wkst.

Income is defined as the federal adjusted gross income (FAGI) as reported on the applicant's federal form 1040 tax return(s) and subject to the following revisions:

- Social Security benefits not included in the applicant's FAGI are considered income, except where a locality has opted to exclude them from income.
- Distributions from an individual retirement account or individual retirement annuity included in the applicant's FAGI are not considered income, except where a locality has opted to include them in income.
- Medical and prescription drug expenses of an owner that were actually paid for and not reimbursed or paid by insurance may be deducted from income where a locality has opted to allow them to be deducted.
- If an owner is an inpatient in a residential health care facility, the amount paid for care at the facility by that owner (or by that owner's spouse or co-owner) may be deducted from income.
- Any tax-exempt interest or dividends that were not included in the applicant's FAGI is considered income.
- The net amount of loss claimed on federal Schedule C, D, E, F, or any other separate category of loss cannot exceed \$3,000, and the total amount of all losses claimed cannot exceed \$15,000.

Note: As there are various adjustments to income regarding eligibility for this exemption, some of which are subject to local option by your taxing jurisdictions (municipality, school district, and county), you will **not** be computing your income on Forms RP-467 or RP-467-Rnw. The assessor will determine your income after applying the adjustments available in your taxing jurisdictions.

Line 11 – If any child, including a child of tenants or lease holders, resides on the property for which an exemption from school taxes is sought, and such child attends any public school (grades Pre-K through 12), no exemption from school taxes may be granted unless the school district in which the property is located has adopted a resolution to permit a school tax exemption for otherwise eligible residential property where children attending public school reside. The child may not have been brought into the residence in whole or in substantial part for the purpose of attending a particular school within the school district.